

# District of Columbia Property Insurance Facility

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## **Windstorm or Hail Deductible Program**

The District of Columbia Property Insurance Facility policies provide for separate deductibles for Windstorm or Hail.

Windstorm or Hail deductibles can be applied as either fixed dollar or a percentage of Coverage A under the Dwelling, Commercial and Homeowners Programs.

The Homeowners program fixed and percentage Windstorm or Hail deductibles allow for a maximum fixed of \$10,000 and percentage of 10%. The maximum Windstorm or Hail deductibles under the Dwelling Program is fixed \$5,000 and percentage of 5%, and for the Commercial program the maximum percentage remains 5%.

In some cases, the Facility will require that a Windstorm or Hail deductible be added to a tentative binder or policy. Some of the conditions are:

- If the Dwelling/Building is within 200' of water (the Atlantic Ocean, Chesapeake Bay and their tributaries) a 5% windstorm/Hail deductible is applied.
- If Dwelling/Building has trees in contact with the dwelling/building, or overhanging the dwelling/building, or within a wooded area.
- If the Dwelling/Building has deteriorating/missing siding and/or roof shingles (material).

Our website [www.dcpif.org](http://www.dcpif.org) should help in providing additional information regarding the Facility as well as provide you with the necessary information regarding submitting an application. If you have any additional questions, please contact your Producer or the Facility.